

**OREGON MUTUAL INSURANCE COMPANY
DWELLING FIRE**

AUTOMATIC INCREASE IN INSURANCE

The Company will increase the limits of liability for dwellings and outbuildings at the beginning of each renewal policy period, based upon reports of recognized appraisal agencies, reflecting changes in the cost of construction.

TRANSFER OR ASSIGNMENT

Subject to the consent of the Company, all rules of this manual and any necessary adjustments of premium, a policy may be endorsed to effect:

1. Transfer to another location within the same state; or
 2. Assignment from one insured to another in the event of transfer of title of the dwelling.
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FORMS

Standard Dwelling Fire Bureau forms and endorsements and/or Oregon Mutual forms and endorsements shall be used on all dwelling policies.

POLICY FORMS

The following is an outline of the available dwelling forms:

1. **Dwelling Building and Contents - Basic Form (DF-1)**

Coverage available for dwelling, appurtenant structures, household and personal property and rental value against loss by:

Mandatory Perils

Fire or Lightning and Internal Explosion

Optional Perils

Extended Coverage

Windstorm or Hail

Explosion

Riot or Civil Commotion

Aircraft

Vehicles

Sudden and Accidental Damage From Smoke

Sinkhole Collapse

Volcanic Action

Vandalism or Malicious Mischief

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POLICY FORMS (Cont.)

2. Dwelling Building and Contents - Special Form (DF-3)

Covers dwelling building, appurtenant structures, rental value and additional living expense against all risks of physical loss with certain policy exclusions. Coverage is available for **household and personal property** for the following perils:

- Fire or Lightning
- Explosion
- Windstorm or Hail
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Sudden or Accidental Damage From Smoke
- Vandalism
- Burglary Damage
- Falling Objects
- Weight of ice, snow or sleet
- Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
- Accidental Discharge or Overflow of Liquids
- Freezing
- Sudden and Accidental Damage From Artificially Generated Electrical Currents
- Sinkhole Collapse
- Volcanic Action

CLASSIFICATION AS DWELLINGS

1. A dwelling building used exclusively for dwelling purposes (except permitted incidental occupancies) with not more than four apartments* and with not more than five roomers or boarders in total.
2. A one to four family dwelling in a town house or row house structure.*
3. Household and personal property in buildings classed as dwellings or apartment houses.
4. Dwellings while in the course of construction.

Definition of Apartment: An apartment is one or more rooms designed for the occupancy by one family for dwelling purposes, whether on a single floor or on more than one floor.

- NOTE:**
- a. The dwelling classification shall not extend to rental units of motels or resorts, cabins, dormitories or bunkhouses on industrial properties or farms, nor to tents or tent houses.
 - b. Any risk with a mercantile or store front or otherwise obviously constructed for purposes other than those of a dwelling, shall be rated in Commercial Lines.

* If over four family dwelling refer to Commercial Lines.

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INCIDENTAL OCCUPANCIES

The following incidental occupancies when located in risks otherwise classed as “dwellings” or appurtenant structures and when operated by the resident or owner of the dwelling shall not affect such dwelling classification if not more than one incidental occupancy is located in the dwelling subject to the following limitations:

1. Offices, Private Schools and Studios
Business or professional office occupancies; private school or studios, such as music or photography are permitted.
2. Other Incidental Occupancies
Architects, engineers, accountants, photographer’s studios, music studios, telephone exchange and other similar small service or handicraft occupancies with no employees.

CONTENTS OF INCIDENTAL OCCUPANCIES

Coverage on contents of incidental occupancies, described in incidental occupancies 1 and 2 (under incidental occupancies), written in the same policy covering the dwelling and/or household contents must be covered as a separate and specific item.

Contents of incidental occupancies, as permitted in these rules, shall be rated as dwelling contents.

MANUFACTURED / MOBILE HOMES

Manufactured/Mobile Homes and their contents, when situated at a fixed location may be insured under the dwelling building and contents basic form. The manufactured/mobile homes must be at least a double-wide, not more than ten years old, and not less than 40 feet in length. It must be skirted, and must be tied down in windstorm-prone areas. To write the manufactured/mobile home, Oregon Mutual Insurance must also write the supporting homeowner policy.

ADDITIONAL LIVING EXPENSE

Additional living expenses may be purchased as an optional coverage. This coverage would pay a portion of living expenses that an insured would incur to maintain the normal standard of living of the insured household if the insured premises or a portion of the insured premises is made unfit for occupancy by an insured peril.

When written as a specific item, the premium for this coverage shall be computed using the Miscellaneous Rate Table.

APPURTENANT STRUCTURES

Specific Insurance - Appurtenant structures, such as private garages, other outbuildings, fences, corrals, tennis courts, swimming pools, and other miscellaneous structures, may be insured as a separate item in the same policy with the dwelling building in accordance with the premium section of this manual.

Rented to Others - Appurtenant structures, rented to others for dwelling purposes, may be insured as a separate dwelling item in the same policy with the dwelling.

The annual premiums for appurtenant structures shall be determined by using the premium tables for the dwelling to which they appertain. Secondary dwellings or buildings occupied for dwelling purposes will not be considered as private outbuildings.

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BUILDING IMPROVEMENTS, ALTERATIONS AND ADDITIONS SPECIFIC INSURANCE

The interest of a tenant or the owner of a condominium unit in improvements, alterations and additions may be insured as a separate item in the same policy with the contents. When written as a specific item, the premium for this coverage shall be computed using the Miscellaneous Rate Table.

RENTAL VALUE

Rental value covering the actual loss sustained resulting from untenability of premises rented or unrented including any portion occupied by the Insured, may be insured as a separate item in the same policy with the dwelling building or contents or may be written in a separate policy. Rental value coverage must be insured to 100% of fair rental value.

When covered as a specific item, the premium for this coverage shall be computed using the Miscellaneous Rate Table.

EXTENDED COVERAGE AND VANDALISM AND MALICIOUS MISCHIEF

Extended Coverage and Vandalism and Malicious Mischief may be added to the policy subject to the premiums developed in accordance with the premium section of this manual.

EARTHQUAKE DAMAGE COVERAGE

Dwelling building and contents forms may be endorsed to cover loss caused by earthquake or volcanic eruption in accordance with the premium section of this manual.

DEDUCTIBLE

Rates and premiums for all risks rated in this manual contemplate a \$250 loss deductible clause for property damage coverage.

The amount of the deductible may be changed to \$100, \$250, \$500, \$1,000, \$2,500, or \$5,000 by attachment of the appropriate clause and application of the deductible relativity shown in this manual section.

The same amount of deductible shall apply to all property and perils covered under the policy.

NON-OWNER OCCUPIED DWELLING BUILDINGS

When a dwelling building is completely non-owner occupied, premiums shown for "Tenant Occupied" must be used.

NOTE: A dwelling that is vacant, unoccupied (to be occupied by owner) or in the course of construction shall be subject to the premiums shown for "Owner Occupied".

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COURSE OF CONSTRUCTION

Dwelling forms may be used to provide coverage on a dwelling in the “course of construction”, with permission granted to complete, using the owner occupied rates. The policy will be written for one year only.

POLICY TERM

A dwelling policy must be written for a specified term of one year.

CONTINUOUS POLICY

Dwelling Fire policies will be automatically renewed by the Company, and will be continued in force unless legally cancelled or non-renewed.

ROUNDING RULE

All calculations applied to basic DF-1 and DF-3 coverage and miscellaneous coverages and rates (where applicable) will be rounded to the nearest penny.

ANNUAL BASIC PREMIUM

The annual premium for each building item and each contents item are calculated using the rating method shown on pages DF-12 and DF-13.
The annual premium for \$1,000 of Coverage A shall be used for any amount of insurance less than \$1,000.

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WAIVER OF PREMIUM

Additional or return premium for changes after policy inception may be waived when such premium does not exceed the amount specified.

When a policy is endorsed subsequent to the inception date, any additional premium of \$1.00 or less will be waived. All return premiums of \$1.00 or more will be refunded.

CHANGES OR CANCELLATION

If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis.

CONSTRUCTION DEFINITIONS

1. **Frame** – Exterior wall of wood or other combustible construction, including wood iron clad, stucco on wood or plaster on combustible supports. (Use Construction Code 1)
Aluminum or plastic siding over frame. (Use Construction Code 5)
 2. **Masonry Veneer** – Exterior walls of combustible construction veneered with brick or stone. (Use Construction Code 2)
 3. **Masonry** – Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction. Disregarding floors resting directly on the ground. (Use Construction Code 3)
 4. **Superior Construction** (Use Construction Code 4)
 - a. **Non-Combustible**
Exterior walls and floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
 - b. **Masonry Non-Combustible**
Exterior walls constructed of masonry materials (as described in 3. above) and floors and roof of metal or other non-combustible materials.
 - c. **Fire Resistive**
Exterior walls and floors and roof constructed of masonry or other fire resistive materials.
- Note:** Mixed (Masonry/Frame) – a combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33-1/3% of the total exterior wall area; otherwise class and code as masonry.
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SINGLE BUILDING DEFINITION

1. All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.
 2. Buildings which are separated by space shall be considered separate buildings.
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SINGLE BUILDING DEFINITION (Cont.)

3. Buildings or sections of buildings which are separated by:
 - a. A six inch reinforced concrete or an eight inch masonry party wall; or
 - b. A documented minimum two hour non-combustible wall which has been laboratory tested for independent structural integrity under fire conditions;

Which pierces or rises to the underside of the roof and which pierces or extends to the inner side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

CLASS OF PROTECTION

Apply the protection class indicated in the specific rate book. If the circular page provides a separate protection class for "dwellings", such class shall apply only to the following:

Risks for which fire premiums are determined by application of the premium tables for dwellings. In no event, however, shall such protection class be applicable to risks for which fire premiums are determined by application of the premium tables for apartment contents.

Except in areas otherwise classified, all dwellings within the corporate limits shall take the fire protection classification of the municipality.

All dwellings located outside the corporate limits of a municipality shall be considered as unprotected, unless the fire protection in the district in which the dwelling is located is specially classified.

Protection Information

1. Definitions and Standards

Standard Public Fire Hydrants: Public fire hydrants, to be recognized as standard, must be (1) connected to a public water system, (2) of approved frostproof design available for use in all seasons of the year, (3) equipped with standard 2-1/2 inch hose outlets, and (4) supplied by pipe not less than four inches in diameter. Public fire cisterns and pumper supply points that meet requirements of the Washington Surveying and Rating Bureau may be recognized as equivalent to standard public fire hydrants.

Travel Distances: Distances from buildings to the nearest recognized fire station or standard fire hydrant shall be measured over roadways accessible to fire department apparatus.

2. Classification of Public Fire Protection (PPC)

Protection classifications for dwellings are determined by reference to the rules and listings of the numerical classifications for cities, towns, and fire protection districts appearing in "Community Mitigation Classification Manual - Washington".

- a. For jurisdictions listed with a single classification number, all properties within the jurisdiction should receive the listed classification number.

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CLASS OF PROTECTION (Cont.)

2. Classification of Public Fire Protection (PPC) (Cont.)

- b. For jurisdictions listed with multiple classification numbers (e.g., 6/9, known as a “split classification”, the classification number applicable to individual properties is determined as follows:
 - (1) Split classifications shown as “X/9” or “X/8B” (e.g., 6/9 or 6/8B).
 - (a) For properties located five road miles or less from a responding fire station of a designated recognized fire department indicated in the listing for the jurisdiction, and within 1,000 feet of a fire hydrant, the first listed classification number applies (e.g., 6/9 use class 6).
 - (b) For properties located five road miles or less from a responding fire station of a designated recognized fire department indicated in the listing for the jurisdiction, and with a fire hydrant more than 1,000 feet, class 9 or class 8B applies.
 - (c) For properties not qualifying under (1)(a) or (1)(b), above, class 10 applies.
 - (2) Split classifications displayed as “X/10” where no hydrants are installed (e.g., 9/10) or where hydrant distance does not apply due to an alternate creditable water supply (e.g., 7/10):
 - (a) For properties located within five road miles or less (unless otherwise indicated in the footnote) from a responding fire station of a designated recognized fire department indicated in the listing for the jurisdiction, the first listed classification number applies (e.g., 7/10 use class 7).
 - (b) For properties not qualifying under (2)(a), above, class 10 applies.
- c. For properties that are more than 5 road miles from a responding fire station, but within a fire department's legal response boundaries, class 9A applies.
- d. For jurisdictions or areas not listed, class 10 applies.
- e. Subscription fire departments are indicated by a footnote. Class 10 applies to individual properties that do not subscribe to the listed subscription fire department.

CREDITS

Package Credit – DF-1 and DF-3 Policies

A package credit will be given insureds who also write their homeowner coverage with Oregon Mutual Insurance Company. Refer to page R-1 for factor.

Persistency Credit – DF-1 and DF-3 Policies

A persistency credit will be applied automatically based on the number of consecutive years insured with the Oregon Mutual Insurance Company. Refer to page R-1 for factor.

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OPTIONS

Building Ordinance or Law Coverage Endorsement – M0277D

Dwelling Fire Form DF-3 policies may be endorsed to cover Ordinance or Law regulating the construction, repair, or demolition of the dwelling.

The dwelling and appurtenant structures must be insured to 100% of replacement cost. The completion of a current residential cost guide work sheet is required.

The rate will be based on the age of the dwelling and whether or not the policyholder also has earthquake coverage. Once the coverage is written, the renewal premium will follow the new attained age of the dwelling.

To develop the rate for this endorsement multiply the base rate by the following:

M0277D Without EQ				M0277D With EQ (M0469D)			
0	–	5 years	= 2%	0	–	5 years	= 3%
6	–	10 years	= 4%	6	–	10 years	= 6%
11	–	15 years	= 6%	11	–	15 years	= 9%
16	–	20 years	= 8%	16	–	20 years	= 12%
21	–	25 years	= 10%	21	–	25 years	= 15%
26	–	30 years	= 12%	26	–	30 years	= 18%
31	–	35 years	= 14%	31	–	35 years	= 21%
36	–	40 years	= 16%	36	–	40 years	= 24%
41	&	> years	= 18%	41	&	> years	= 27%

Condominium Unit-Owners Additions "Special Coverage" – DF-3 Policies Only

When the policy is extended to insure against all risks of physical loss (unless the loss is excluded) the charge is \$3.00 per \$1,000 of coverage.

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OPTIONS (Cont.)

Earthquake and Volcanic Eruption (10% Base Deductible)

Refer to the Personal Protector Homeowner zip code tables to determine the applicable earthquake rating territory.

Table 1 - Rate per \$1,000 of Coverage				
Territory	Building	Other Structures	Contents	Rental Value
10	0.55	0.55	0.30	0.38
11	1.00	1.00	0.55	0.68
12	1.22	1.22	0.67	0.83
13	1.50	1.50	0.83	1.03
14	1.65	1.65	0.91	1.13
15	2.50	2.50	1.38	1.71

The following Table 2 or 3 multipliers are to be applied to the rates in Table 1

10% BASE DEDUCTIBLE			
Table 2 – Age Multipliers			
Year of Construction	Frame	Masonry	Manufactured Home
Pre 1936	1.217	5.077	1.217
1936 – 1972	1.000	4.093	1.000
Post 1972	0.800	3.187	0.800

15% OPTIONAL DEDUCTIBLE			
Table 3 – Age Multipliers			
Year of Construction	Frame	Masonry	Manufactured Home
Pre 1936	0.893	3.742	0.893
1936 – 1972	0.740	3.024	0.740
Post 1972	0.600	2.365	0.600

Earthquake retrofitted structures will be rated as post 1972 construction (does not apply to Manufactured Home).

Refer all non-retrofitted structures to underwriting.

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OPTIONS (Cont.)

Functional Replacement Cost Loss Settlement With Building Code Upgrade Coverage – DF-3 Policies Only

The policy may be endorsed to provide Functional Replacement Cost coverage for the primary residence located on the insured's premises and detached garages used solely for private garage purposes. The dwelling and garage must be insured for 100% of the current functional replacement cost.

This endorsement provides up to 125% of the purchased Coverage-A, stated on the Declaration, for functional replacement cost. The Functional Replacement Cost endorsement (within the 125% limit) includes up to 10% of the residence Coverage-A limit for Ordinance and Law Coverage. The limit for Ordinance or Law will print on the Declaration page.

Manufactured/Mobile Homes are not eligible for this coverage.

Replacement Cost Provisions Expanded Coverage With Building Code Upgrade Coverage – DF-3 Policies Only

This endorsement provides up to 150% of the purchased Coverage-A stated on the Declaration for replacement cost provisions. The replacement cost provision endorsement (within the 150% limit) includes up to 10% of the residence Coverage-A limit for Ordinance and Law Coverage. The limit for Ordinance and Law will print on the Declaration page.

Manufactured/Mobile Homes are not eligible for this coverage.

Additional Ordinance and Law Coverage – DF-3 Policies Only

The policy may be endorsed to increase the above-mentioned Ordinance and Law Coverage amount, as noted below, to accommodate increased costs incurred due to the enforcement of any ordinance or law that regulates the construction, repair, or demolition of the residence and related private structure.

The total limit for Ordinance and Law Coverage will print on the Declaration page.

The charge is \$2.00 per \$1,000 of coverage increase.

Residential Association Earthquake Loss Assessment – DF-3 Policies Only

When the policy is extended to cover loss assessment due to earthquake, charge \$0.75 per \$1,000 of coverage for frame structures.

Residential Association Loss Assessment (Excluding Earthquake and Volcanic Eruption) – DF-3 Policies Only

When the policy is extended to cover loss assessment for which an insured may be liable, charge \$1.00 per \$1,000 of coverage (\$5,000 minimum limit).

Miscellaneous Rates

Miscellaneous rates include Fair Rental Value; Additional Living Expense; Building Improvements and Alterations; and Additions Specific Insurance.

The following premiums per \$1,000 apply to all occupancies, territories, construction and protection classifications, unless other wise specified.

1. Fire: Protection Class 1-8a	\$4.12
9 & 10	\$6.66
2. Extended Coverage (DF-1)	\$0.79
3. Special Form (DF-3)	\$1.58

Rates for 1. are cumulative with either 2. and/or 3.

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OPTIONS (Cont.)

Related Private Structures (Detached Garages and Outbuildings – Other Than Detached Garages)

These are rated as buildings using applicable Fire, V&MM, EC, and Special Form rates when applicable.

When coverage is specifically purchased for Detached Garages and the policyholder has purchased the DF-3 coverage and optional Replacement Cost or Functional Replacement Cost coverage, the applicable replacement cost coverage and rate factor also applies to the Detached Garage.

Vandalism and Malicious Mischief (DF-1)

An extension of the 30 day limit of vacancy appearing (subject to underwriting approval) in the Dwelling Forms may be allowed subject to the attachment of the Vacancy or Unoccupancy Permit Form No. 581.

Use the rate per \$1,000 of insurance shown below to develop the premium for a vacant building. The charge shall be figured pro rata for the period allowed in the vacancy endorsement.

Premium per \$1,000

Not seasonal or Vacant	\$0.14
Seasonal & Not Vacant	\$0.71
Vacant	\$9.76
In Course of Construction	\$0.14

To calculate the V & MM premium for contents coverage, multiply \$0.12 per \$1,000 of coverage. (Buildings in course of construction will not be rated as vacant.)

Water Damage (Sewers and Drain) Coverage – DF-3 Policies Only

When the policy is extended to cover water damage due to sewers and drain backups, charge \$40.00 per policy.

RATING METHODOLOGY

Step		Fire & Lightning Premium DF-1 and DF-3 Forms	Rounding
1		Statewide Base Rate (or) Territory Base Rate	
2	x	Construction Relativity	to nearest penny
3	x	Protection Class Relativity Cov A and/or Cov C	to nearest penny
4	x	Number of Family Relativity Cov A and/or Cov C	to nearest penny
5	x	Occupancy Code Relativity Cov A and/or Cov C	to nearest penny
6	=	Base Rate Cov A and/or Cov C	store premium
7	x	Fire & Lightning Deductible Relativity Cov A and/or Cov C	to nearest penny
8	x	Rate factor Fire & Lightning Cov A and/or Cov C	to nearest penny
9	x	RC or FRC Relativity (n/a for Cov C) (DF-3 Only)	to nearest penny
10	+	Additional Ordinance and Law Cov., if applicable	to nearest penny
11	=	This is your Basic Premium	store premium
12	x	Persistency credit, if applicable	to nearest penny
13	x	Package, if applicable	to nearest penny
14	x	Employee Discount , if applicable	to nearest penny
15	=	Final Cov A and/or Cov C Fire & Lightning Premium	to nearest penny

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RATING METHODOLOGY (Cont.)

Step	Extended Coverage (DF-1) and Special Form (DF-3) Premium		Rounding
1		Key Premium Rate (Note: The DF-1 Key Premiums are non-seasonal & seasonal; DF-3 Key Premiums are non-seasonal only. To develop the seasonal base for DF-3 multiply by 2.90 for Cov A and 3.20 for Cov C by the DF-1 EC base premium.)	
2	x	EC & Special Deductible Relativity Cov A and/or Cov C	to nearest penny
3	x	Rate factor for EC & Special Form Cov A and/or Cov C	to nearest penny
4	x	RC or FRC Relativity (n/a for Cov C) (DF-3 Only)	to nearest penny
5	+	Additional Ordinance and Law Cov., if applicable	to nearest penny
6	=	This is your Basic Premium	store premium
7	x	Persistency credit, if applicable	to nearest penny
8	x	Package, if applicable	to nearest penny
9	x	Employee Discount , if applicable	to nearest penny
10	=	Final Cov A and/or Cov C EC & Special Form Premium	to nearest penny
Step	V&MM (DF-1 Only) Premium		Rounding
1		V&MM Rel Bldg = Not Seas/Vacant=0.14, Seas/not vacant =.71, Vacant=9.76, COC=0.14, V&MM Rel Contents = 0.12	
2	x	Amount Purchased Per \$1,000 Cov A and/or Cov C	to nearest penny
3	x	EC, V&MM, & Special Deductible Rel. Cov A and/or Cov C	to nearest penny
4	=	This is your Basic Premium	store premium
5	x	Persistency credit, if applicable	to nearest penny
6	x	Package, if applicable	to nearest penny
7	x	Employee Discount , if applicable	to nearest penny
8	=	Final Cov A and/or Cov C V&MM Premium	to nearest penny
Step	OPTIONAL COVERAGE ENDORSEMENTS, if applicable		Rounding
1	+	Optional Coverages All optional endorsements are multiplied by persistency, package, and employee discount, if applicable, before being added to the final premium.	to nearest penny
2	=	Total Cov A and/or Cov C Premium	to nearest penny

Rate method uses a loss cost multiplier of 2.029

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ADDITIONAL LIABILITY COVERAGES AND INCREASED LIMITS

	Med.	25,000	50,000	100,000	300,000	500,000
Comprehensive Personal Liability						
1 Family (65135)	500	18	21	24	31	35
	1,000	20	23	26	33	37
	2,000	24	27	30	37	41
	5,000	36	39	42	49	53
2 Family (65113)	500	21	25	28	37	41
	1,000	24	28	31	40	44
	2,000	30	34	37	46	50
	5,000	42	46	49	58	62
3 Family (65113A)	500	28	33	37	49	55
	1,000	33	38	42	54	60
	2,000	43	48	52	64	70
	5,000	73	78	82	94	100
4 Family (65113B)	500	30	35	39	52	59
	1,000	36	41	45	58	65
	2,000	48	53	57	70	77
	5,000	84	89	93	106	113
OL & T Territory 1 – Seattle – Dwellings Rented to Others						
1 Family (65143)	1,000			40	45	49
	2,000			44	49	53
	5,000			50	55	59
2 Family (65147)	1,000			70	82	88
	2,000			76	88	94
	5,000			94	106	112
3 Family (65101)	1,000			153	183	196
	2,000			163	193	206
	5,000			193	223	236
4 Family (65102)	1,000			153	183	196
	2,000			165	195	208
	5,000			201	231	244
OL&T – Territory 2 – Remainder – Dwellings Rented to Others						
1 Family (65143)	1,000			32	36	39
	2,000			36	40	43
	5,000			42	46	49
2 Family (65147)	1,000			52	61	65
	2,000			58	67	71
	5,000			76	85	89
3 Family (65101)	1,000			112	133	143
	2,000			122	143	153
	5,000			152	173	183
4 Family (65102)	1,000			112	133	143
	2,000			124	145	155
	5,000			160	181	191